(Washington, DC)— Congresswoman Gwen Moore (D-Wisc.) yesterday held an informational session at North Division High School in Milwaukee for constituents of the 4th Congressional District to hear details about the health care reform legislation making its way through Congress and to express their support, concerns, and thoughts. With emotions running high on both sides of the debate over the proposed health insurance overhaul, Moore set the tone for her session early by insisting on a respectful, educational forum.

Congresswoman Moore invited a nonpartisan representative from the University of Wisconsin School of Medicine and Public Health, Associate Professor Dr. Tom Oliver, to present a section-by-section analysis of the bill. She also asked constituents to submit their questions via e-mail prior to the event in order to gauge the principle concerns of her constituents and to ensure that they got the answers to very legitimate questions.

"I appreciate every single person who came here today to talk about what might be the most important legislative issue that I and my colleagues in Congress will work on – the most important legislative issue of any of our lifetimes," Congresswoman Moore said. "As long as we can respect one another, I welcome the opportunity to hear from people who support this effort and those who are opposed, and I am so proud to have been able to offer an opportunity for the people of my district to freely speak their minds. After all, this is democracy – this is what it's all about. It's the best system in the world."

The 1,000-seat auditorium at North Division High School – Congresswoman Moore's alma mater – was nearly filled to capacity with supporters and detractors of the health insurance reform legislation before the House of Representatives. The session was moderated by Reverend Joseph Ellwanger, Pastor Emeritus of the Cross Lutheran Church in Milwaukee. Prior to hearing the presentation of the bill by Dr. Tom Oliver, attendees heard from two individuals who shared their stories about the nightmares they have faced dealing with health insurance.

A woman named Mary Kay shared the struggles she faced as she and her husband Phil, who died of brain cancer in 2000, attempted to navigate complex insurance bureaucracy so that his cancer treatments would be covered. As an administrator at the University of Minnesota, Phil was covered by a Minnesota state insurance plan, but it would not pay for 90 percent of his treatments. Phil had to rely on his wife's insurance policy to cover the vast majority of his care.

"Since the state plan was rejecting 90 percent of Phil's claims, his insurance company saw no reason to expedite anything," Mary Kay said. "It sometimes took six months for them to reject a claim. Once a claim was rejected, the provider had to resubmit the claim to my insurance for payment. It could take up to nine months – even longer for bills to get paid."

When Phil died in 2000, Mary Kay was still facing serious challenges from the insurance company. She received certified mail addressed to her deceased husband saying that he was being sued by providers who had not gotten payments for the treatment Phil had received. A warrant was even issued for Phil's arrest months after he had already died— all because of the complex insurance system that did not work correctly to pay for treatments that should have been covered. Mary Kay has since left the state of Minnesota, and hopes that the statute of limitations on all of these claims will run out by 2010.

"I get really angry when someone asks me – 'Do you really want a government bureaucrat making decisions about your health care?' It can't be any worse than having an insurance company bureaucrat making those decisions," Mary Kay said.

The attendees also heard from Clarissa, a woman in her mid-twenties who was dropped by her insurance company when she became seriously ill. In 2005 she had been a 21-year-old student at the University of Wisconsin-Whitewater, who, like many college students, was covered by her mother's health insurance. But when she became seriously ill and was hospitalized for a temporary illness, she came across a clause in her policy that said as an independent child, she had to be enrolled in school full-time in order to remain covered by her mother's policy.

"My choices were to stay in school full-time while I was seriously ill, or withdraw from school and lose my health care coverage," Clarissa said. "I decided that my health was more important."

Clarissa withdrew from school and as a result, was dropped from her insurance policy. Because she still needed treatment for her illness, she ended up with \$7,000 in medical bills that should have been covered under the policy her mother held. Her credit rating was damaged and it's been a struggle to restore it.

"When you have been paying your premiums, insurance companies should not be able to drop you when you get sick," Clarissa said. "No one should have to endure what I had to."

Following the stories, Dr. Tom Oliver gave a nonpartisan, section-by-section presentation of the health care reform legislation before Congress. Congresswoman Moore answered questions that had been submitted online, and then took questions from the audience, alternating between supporters and opponents of the bill.

"I think this meeting accomplished many things," Congresswoman Moore said. "We actually got an objective analysis of the bill, we were able to listen to real peoples' stories about the nightmares they've faced with health insurance, and we were able to listen to both sides of the health care reform debate. We did not duck any questions."

Congresswoman Moore answered questions about whether the legislation would raise taxes, if it would allow the government to decide what treatments were necessary and what treatments would not be administered, and if it would force senior citizens to choose an early death over potentially life-saving treatments in order to save the system money. She addressed questions about Medicare, reassuring seniors that although the Medicare compensation and administrative practices would be altered to realize greater efficiencies, seniors would not see a change in their standard of care. Hundreds of questions were submitted online prior to the event, and Congresswoman Moore first answered some of the questions that appeared most often. However, equal time was spent answering questions from the audience.

"We allowed views to be shared today, and we were able to respect one another," Congresswoman Moore said.

Though the crowd was large and enthusiastic at times, no one had to be removed from the auditorium during the two hour session, and the forum was largely uninterrupted by any attendees.

To see local news coverage of the event, click here.

For photos of the event, click here.

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